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| AMENDMENT TRANSMITTAL LETTER | | | Docket Number: CITI0049-CON | | | |
| Application Number 09/323,210 | Filing Date June 01, 1999 | Examiner Stamber, E. | Art Unit 2765 | | | |
| Invention Title: INTEGRATED FULL SERVICE CONSUMER BANKING SYSTEM AND SYSTEM AND METHOD FOR OPENING AN ACCOUNT | | Inventor(s) James ZEENAH, et al | | | | |

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I. The filing fee has been calculated as shown below:

| | CLAIMS REMAINING AFTER AMENDMENT | | HIGHEST NUMBER PREVIOUSLY PAID FOR | PRESENT NUMBER EXTRA | RATE (\$) | FEE (\$) |
|--------------------------------------------------------------------------------------------------------------------|-------------------------------------------|-------|---------------------------------------------|----------------------------|-----------------------|----------|
| TOTAL CLAIMS | 50 | minus | 50 | 0 | 18.00 | 00.00 |
| INDEPENDENT CLAIMS | 3 | minus | 3 | 0 | 78.00 | 00.00 |
| MULTIPLE DEPENDENT CLAIM ADDED | | | | | 260.00 | 00.00 |
| | | | | | TOTAL | 00.00 |
| If applicant is a small entity under 37 C.F.R. §§ 1.9 and 1.27, then divide total fee by 2, and enter amount here. | | | | | SMALL ENTITY TOTAL | n/a |

II. The Commissioner is hereby authorized to charge any additional fees under 37 C.F.R. 1.16 and 1.17 which may be required during the entire pendency of this application, or to credit any overpayment, to Deposit Account No. 11-0855. A duplicate copy of this sheet is enclosed.

III. Applicants' undersigned attorney may be reached by telephone in our Washington, D.C. Office at:

(202) 508-5800

All correspondence should continue to be directed to our below-listed address.

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January 20, 2000

By: Stephen B. Parker
Reg. No. 36,631

For: George T. Marcou
 Registration No.: 33,014